

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TIMOTHY S OROZCO
CAROL L OROZCO
Debtor(s)

Case No. 08-24972

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2008.
- 2) The plan was confirmed on 12/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/30/2009.
- 5) The case was dismissed on 12/11/2009.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,079.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,362.50
Less amount refunded to debtor	\$2,025.01

NET RECEIPTS: **\$27,337.49**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,984.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,464.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,448.55**

Attorney fees paid and disclosed by debtor: \$515.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN COLLECTION	Unsecured	409.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	5,442.00	5,251.32	5,251.32	2,261.29	323.27
AQUA ILLINOIS	Unsecured	437.87	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	325.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	444.22	NA	NA	0.00	0.00
CCS	Unsecured	358.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,704.00	NA	NA	0.00	0.00
COMPUCREDIT	Unsecured	444.00	444.22	444.22	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	31,302.37	1,087.88	1,087.88	1,087.88	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	518.00	518.18	518.18	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,544.08	2,930.85	2,930.85	38.17	36.58
ECAST SETTLEMENT CORPORATION	Unsecured	600.00	647.87	647.87	8.42	8.10
HSBC	Unsecured	9,308.00	NA	NA	0.00	0.00
INSTITUTE FOR PERSONAL DEVELOP	Unsecured	118.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	14,494.85	14,494.85	188.77	180.93
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	0.00	0.00	0.00	0.00
JOLIET BEHAVIORAL HEALTH	Unsecured	203.00	NA	NA	0.00	0.00
MID OPER ENG	Unsecured	5,069.00	NA	NA	0.00	0.00
MIDWEST OPERATING ENGINEERS C	Unsecured	3,616.00	8,645.63	8,645.63	112.61	107.90
MINOOKA COMMUNITY HIGH SCHOO	Unsecured	484.50	574.50	574.50	0.00	0.00
NICOR GAS	Unsecured	408.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	178.79	125.22	125.22	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,930.00	2,929.50	2,929.50	38.15	36.57
PORTFOLIO RECOVERY ASSOC	Unsecured	417.51	362.10	362.10	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,310.39	1,704.83	1,704.83	22.21	21.27
PROGRESSIVE INSURANCE CO	Unsecured	160.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE	Unsecured	NA	2,551.83	2,551.83	0.00	0.00
REGIONAL ACCEPTANCE	Secured	21,626.29	21,626.29	21,626.29	8,412.96	1,677.67
RESURGENT CAPITAL SERVICES	Unsecured	668.00	713.15	713.15	9.27	8.91
ROUNDUP FUNDING LLC	Unsecured	1,365.00	1,365.78	1,365.78	17.79	17.05

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA	Secured	24,178.12	21,626.29	21,626.29	6,094.34	1,794.57
SKO BRENNER AMERICAN	Unsecured	39.99	NA	NA	0.00	0.00
SPRINT	Unsecured	541.00	NA	NA	0.00	0.00
SUDHIR M GOKHALE MD	Unsecured	19.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,138.00	1,138.28	1,138.28	14.81	14.22
VISA	Unsecured	5,392.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	747.00	NA	NA	0.00	0.00
WOODHAVEN ASSOC	Secured	918.62	918.62	918.62	355.23	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$5,251.32	\$2,261.29	\$323.27
Mortgage Arrearage	\$1,087.88	\$1,087.88	\$0.00
Debt Secured by Vehicle	\$43,252.58	\$14,507.30	\$3,472.24
All Other Secured	\$918.62	\$355.23	\$0.00
TOTAL SECURED:	\$50,510.40	\$18,211.70	\$3,795.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,146.79	\$450.20	\$431.53

Disbursements:

Expenses of Administration	<u>\$4,448.55</u>	
Disbursements to Creditors	<u>\$22,888.94</u>	
TOTAL DISBURSEMENTS :		<u>\$27,337.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/10/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.